

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	1428493
<b>Application Number:</b>	10041765
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	3190
<b>Title of Invention:</b>	Systems and methods for selective use of risk models to predict financial risk
<b>First Named Inventor/Applicant Name:</b>	Daniel Ahles
<b>Customer Number:</b>	20995
<b>Filer:</b>	James W. Chang/Michael Kavetsky
<b>Filer Authorized By:</b>	James W. Chang
<b>Attorney Docket Number:</b>	IDATA.045A
<b>Receipt Date:</b>	10-JAN-2007
<b>Filing Date:</b>	07-JAN-2002
<b>Time Stamp:</b>	14:49:22
<b>Application Type:</b>	Utility

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		AMENDMENT_1IDATA-045A.pdf	500313	yes	12

Multipart Description/PDF files in .zip description			
Document Description		Start	End
Amendment - After Non-Final Rejection		1	1
Claims		2	10
Applicant Arguments/Remarks Made in an Amendment		11	12

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	500313
-------------------------------------	--------

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

**New Applications Under 35 U.S.C. 111**  
 If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**  
 If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.